

SERFF Tracking Number: NWPA-125616302 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 38754
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy -
Correction Filing
Project Name/Number: /

Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: NWLA-370-M2, Policy Data SERFF Tr Num: NWPA-125616302 State: ArkansasLH

Pages for Individual Flexible Premium Variable

Adjustable Universal Life Insurance Policy -

Correction Filing

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 38754

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Sandra Davies, Dan

Disposition Date: 04/23/2008

Gallion, Cindy Malloy, Stephanie

Phillips, Carrie Ruhlen, Georgia

Sollars, Drema Wallace, Leslie

Hernandez

Date Submitted: 04/20/2008

Disposition Status: Approved

Implementation Date Requested: 07/25/2008

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/23/2008

State Status Changed: 04/23/2008

Deemer Date:

Corresponding Filing Tracking Number:

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Filing Description:

Re: Form NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy

APPROVED: 03-11-08

NAIC#: 92657

Nationwide is writing to inform your Department of an error discovered in form NWLA-370-M2, approved by your Department on 03-11-08, SERFF File # NWPA-125518784.

The Table of Guaranteed Maximum Monthly Cost of Insurance Rates on page 3C of the Policy Data Pages contained rates which were calculated as annual per \$1 rates rather than the monthly per \$1,000 as they were labeled on that page.

We have updated the Policy Data Pages with the correct rates for the table and included a revised copy for your records. We would like to retain the original form number since this product has not been launched to our sales force and no policies have been issued.

Thank you for your attention to this filing. Please feel free to call me at 1-800-882-2822 (ext. 98116) if you have any questions.

Company and Contact

Filing Contact Information

Dan Gallion, Compliance Specialist galliod@nationwide.com
One Nationwide Plaza (614) 249-8116 [Phone]
Columbus, OH 43215 (614) 249-1199[FAX]

Filing Company Information

Nationwide Life and Annuity Insurance CoCode: 92657 State of Domicile: Ohio
Company
One Nationwide Plaza Group Code: 140 Company Type:
1-10-03

SERFF Tracking Number: NWPA-125616302 State: Arkansas
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Product Name: NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy -
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Project Name/Number: /
Columbus, OH 43215 Group Name: State ID Number:
(800) 882-2822 ext. [Phone] FEIN Number: 31-1000740

SERFF Tracking Number: NWPA-125616302 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$50.00	04/20/2008	19747272

SERFF Tracking Number: NWPA-125616302 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/23/2008	04/23/2008

SERFF Tracking Number: NWPA-125616302 State: Arkansas
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Product Name: NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy -
Correction Filing
Project Name/Number: /

Disposition

Disposition Date: 04/23/2008

Implementation Date:

Status: Approved

Comment: Company has made correction to original filing approved 3/11/08, SERFF File #NWPA-125518784.

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-125616302 State: Arkansas

Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 38754

Company Tracking Number:

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy - Correction Filing

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Cover Letter		No
Form	Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy		No

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Product Name: NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy - Correction Filing

Project Name/Number: /

Form Schedule

Lead Form Number: NWLA-370-M2

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NWLA-370-M2	Data/Declaration Pages	Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy	Revised	Replaced Form #: NWLA-370-M2 Previous Filing #: NWLA-125518784	51	NWLA-370-M2 pdp.pdf

Forms NWLA-370-M2

Riders NWLA-372-AO

POLICY DATA PAGES

The Policy Data Pages include information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental application. This Policy is adjustable meaning you can change the amount of coverage, death benefit option, and rider elections subject to any applicable requirements. Post-issue Policy activity, such as Policy loans, partial Surrenders, and benefit changes (including Specified Amount increases and decreases, death benefit option changes, and rider elections) will affect the Policy coverage. We will provide replacement Policy Data Pages reflecting any new benefit elections or coverage changes you make after the Policy Date, including changes to Surrender charge schedules and underwriting risk classification (including rate class, rate type, and any monthly flat extras).

POLICY ISSUE INFORMATION

Policy Owner(s): [John Doe]

Policy Date: [February 1, 2008]

Policy Number: [B500000000]

Policy Type: Flexible Premium Adjustable
Universal Life Insurance, Non-Participating

State of Issue: [Anystate]

INSURED'S INFORMATION

Insured: [John Doe]

Sex: [Male]

Issue Age: [35]

Rate Class: [Standard]

Rate Type: [Non-Tobacco]

Rate Class Multiple: [1.00]

Monthly Flat Extra*: [None / \$ payable to 0/0/0000]

Monthly Flat Extra*: [None / \$ payable to 0/0/0000]

*Monthly Flat Extras are amounts charged in addition to the monthly cost of insurance charge on a per \$1,000 of Specified Amount basis. Monthly Flat Extras may be charged for rating and/or to account for particular risks such as hazardous occupations or hobbies.

PREMIUM INFORMATION**

Minimum Initial Premium Payment: [\$491.20]

Minimum Additional Premium Payment: \$25.00

Planned Premium Payment: [\$849.20]

Planned Premium Payment Frequency: [Annual]

Minimum Monthly Premium Payment: [\$40.93]

Minimum Monthly Premium Period: [5] Years

**This is a flexible Premium Policy. The Minimum Initial Premium Payment must be paid before coverage begins. Premium payments after the Minimum Initial Premium Payment are not required. If you chose to make additional Premium payments, the amount of each payment must be at least the Minimum Additional Premium Payment. The Planned Premium Payment and Planned Premium Payment Frequency are provided by you in the application and tell us how much and how frequently you intend to pay Premium. The Minimum Monthly Premium is a value used to determine whether this Policy is eligible for continuation during the Minimum Monthly Premium Period if the Accumulated Value less Indebtedness is insufficient to pay the monthly deductions. Refer to the Premium Payment Provision and Minimum Monthly Premium section for details on how this information is used and impacts your Policy.

Insured [John Doe]

Policy Number [B500000000]

BASE POLICY COVERAGE INFORMATION

Initial Specified Amount:	[\$100,000]	Minimum Specified Amount Increase:	[\$25,000]
Minimum Specified Amount:	\$25,000	Minimum Specified Amount Decrease:	\$10,000
Death Benefit Option Elected:	[1]	Death Benefit Discount Rate:	1.00246627
Maturity Date*:	[January 1, 2093]	[Death Benefit Option 3 Interest Rate:]	[N/A]
Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test	[Death Benefit Option 3 Maximum Increase:]	[N/A]

*Coverage may expire prior to the Maturity Date if Premiums paid and interest credited are not sufficient to cover monthly deductions to that date. It is possible that coverage may end prior to the Maturity Date even if Planned Premium Payments are made.

If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Net Surrender Value on the Maturity Date; however, there may be little or no Net Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult a qualified tax advisor before the Maturity Date of your Policy is extended.

Form Number		Schedule of Benefits		Coverage	
		Benefit	Specified Amount	Start Date	End Date**
NWLA-370-M2	Flexible Premium Adjustable Universal Life				
	Initial Specified Amount		[\$100,000]	[2/1/2008]	[2/1/2093]
	Flexible Premium Adjustable Universal Life				
	Specified Amount Increase		[\$000,000]	[2/1/2009]	[2/1/2093]
	Sex:	[Male]			
	Attained Age:	[36]			
	Rate Class:	[Standard]			
	Rate Type:	[Non-Tobacco]			
	Rate Class Multiple:	[1.00]			
[NWLA-372-AO]	[Overloan Lapse Protection Rider]		[00.00]	[0/0/0000]	[0/0/0000]
				[0/0/0000]	[0/0/0000]
				[2/1/2008]	[1/1/2073]

**Coverage may expire prior to the date shown if Premiums paid and interest credited are not sufficient to continue coverage to that date. Refer to the Policy Coverage, Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

Insured [John Doe]

Policy Number [B500000000]

MONTHLY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Percent of Premium Expense Charge:	10% of each Premium payment in Policy Years 1 through 5, 8% in Policy Years 6 through 15 and 5% thereafter
Guaranteed Maximum Monthly Per \$1,000 of Specified Amount Expense Charge:	[\$0.20 each Policy Monthaversary, in Policy Years 1 through 10 and \$0.00 thereafter]
Guaranteed Maximum Monthly Administrative Charge:	\$20.00 per Policy Monthaversary in Policy Years 1 and \$10.00 thereafter
[Guaranteed Maximum Rider Monthly Cost Per \$1,000 of Specified Amount]:	[\$0.0000]

*The charges described in the Monthly Charges and Deductions sections are reduced to zero when the Insured reaches Attained Age 120.

Insured [John Doe]

Policy Number [B500000000]

**Table of Guaranteed Maximum Monthly Cost of Insurance Rates
Per \$1,000 of Net Amount At Risk:**

Initial Specified Amount [\$100,000] **Effective Date of Coverage:** [2/1/2008]

Attained Age of Insured	Maximum Rate	Attained Age of Insured	Maximum Rate	Attained Age of Insured	Maximum Rate
[35]	[0.09088]	[69]	[1.85123]	[103]	[43.94625]
[36]	[0.09588]	[70]	[2.03086]	[104]	[46.81288]
[37]	[0.10006]	[71]	[2.23220]	[105]	[49.92533]
[38]	[0.10756]	[72]	[2.49735]	[106]	[53.36259]
[39]	[0.11424]	[73]	[2.77788]	[107]	[57.17347]
[40]	[0.12175]	[74]	[3.07394]	[108]	[61.41905]
[41]	[0.13176]	[75]	[3.39865]	[109]	[66.17321]
[42]	[0.14428]	[76]	[3.75405]	[110]	[71.52939]
[43]	[0.15847]	[77]	[4.16842]	[111]	[77.61672]
[44]	[0.17517]	[78]	[4.65484]	[112]	[83.33333]
[45]	[0.19437]	[79]	[5.21978]	[113]	[83.33333]
[46]	[0.21275]	[80]	[5.83980]	[114]	[83.33333]
[47]	[0.23280]	[81]	[6.55095]	[115]	[83.33333]
[48]	[0.24450]	[82]	[7.29756]	[116]	[83.33333]
[49]	[0.25787]	[83]	[8.10961]	[117]	[83.33333]
[50]	[0.27709]	[84]	[9.01738]	[118]	[83.33333]
[51]	[0.29966]	[85]	[10.04235]	[119]	[83.33333]
[52]	[0.33060]	[86]	[11.19223]	[120+]	0.00000
[53]	[0.36406]	[87]	[12.46504]		
[54]	[0.40674]	[88]	[13.84938]		
[55]	[0.45949]	[89]	[15.33342]		
[56]	[0.51311]	[90]	[16.90881]		
[57]	[0.57096]	[91]	[18.41631]		
[58]	[0.62045]	[92]	[20.01527]		
[59]	[0.67752]	[93]	[21.73361]		
[60]	[0.74639]	[94]	[23.58543]		
[61]	[0.83045]	[95]	[25.57306]		
[62]	[0.93311]	[96]	[27.43188]		
[63]	[1.04853]	[97]	[29.45788]		
[64]	[1.17000]	[98]	[31.67269]		
[65]	[1.29840]	[99]	[34.09954]		
[66]	[1.42867]	[100]	[36.77137]		
[67]	[1.56083]	[101]	[38.95131]		
[68]	[1.70337]	[102]	[41.33540]		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Mortality Table, [Male], [Non-Smoker], Age Nearest Birthday. Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above, and the monthly flat extra, if any.

NONFORFEITURE

Accumulated Value Guaranteed Minimum Interest Rate (Per Annum): 3.00% in all Policy Years

Basis of Computation for Minimum Cash Surrender Values:

Mortality Table: Commissioner's 2001 Standard Ordinary Mortality Tables, Age Nearest Birthday, [Sex Distinct] and [Smoker Distinct].

Interest Rate: 3.00%, annual effective rate

Insured [John Doe]

Policy Number [B500000000]

Surrender Charge Table:

Specified Amount: [\$100,000]

Effective Date of Coverage: [2/1/2008]

**Surrender Charge by year as measured from the
Effective Date of Coverage stated above**

Surrender Charge

1	[\$1,862.00]
2	[\$1,843.00]
3	[\$1,824.00]
4	[\$1,805.00]
5	[\$1,786.00]
6	[\$1,748.00]
7	[\$1,729.00]
8	[\$1,710.00]
9	[\$1,672.00]
10	[\$1,653.00]
11	[\$1,482.00]
12	[\$1,311.00]
13	[\$1,140.00]
14	[\$988.00]
15	[\$817.00]
16	[\$646.00]
17	[\$494.00]
18	[\$323.00]
19	[\$152.00]
20+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Net Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

SERVICE FEES

Maximum Projection of Benefits and Values Fee: \$25.00 per projection processed

Maximum Partial Surrender Fee: \$25.00 per partial Surrender processed

PARTIAL SURRENDERS AND LOANS

Minimum Partial Surrender: \$500.00 per request

Minimum Loan Payment: \$25.00

Loan Interest Charged (Per Annum): 5.00% in all Policy Years

Loan Interest Credited (Per Annum): 3.00% in all Policy Years

INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

Your Policy complies with section 7702 of the Internal Revenue Code, as amended, under the [Guideline Premium/Cash Value Corridor Test]. It requires that the death benefit be greater than or equal to the product of the Accumulated Value and the Applicable Percentages from the following table.

Attained Age of Insured	Applicable Percentages	Attained Age of Insured	Applicable Percentages
[0-40]	[250%]	[70]	[115%]
[41]	[243%]	[71]	[113%]
[42]	[236%]	[72]	[111%]
[43]	[229%]	[73]	[109%]
[44]	[222%]	[74]	[107%]
[45]	[215%]	[75]	[105%]
[46]	[209%]	[76]	[105%]
[47]	[203%]	[77]	[105%]
[48]	[197%]	[78]	[105%]
[49]	[191%]	[79]	[105%]
[50]	[185%]	[80]	[105%]
[51]	[178%]	[81]	[105%]
[52]	[171%]	[82]	[105%]
[53]	[164%]	[83]	[105%]
[54]	[157%]	[84]	[105%]
[55]	[150%]	[85]	[105%]
[56]	[146%]	[86]	[105%]
[57]	[142%]	[87]	[105%]
[58]	[138%]	[88]	[105%]
[59]	[134%]	[89]	[105%]
[60]	[130%]	[90]	[105%]
[61]	[128%]	[91]	[104%]
[62]	[126%]	[92]	[103%]
[63]	[124%]	[93]	[102%]
[64]	[122%]	[94]	[101%]
[65]	[120%]	[95]	[100%]
[66]	[119%]	[96]	[100%]
[67]	[118%]	[97]	[100%]
[68]	[117%]	[98]	[100%]
[69]	[116%]	[99]	[100%]
		[100+]	[100%]

SETTLEMENT OPTION TABLES

Option 1 - Life Income with Payments Guaranteed
Monthly Installments for each \$1,000 of Proceeds

Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37	\$4.27	\$4.12
6	11	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48	\$4.36	\$4.19
7	12	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59	\$4.45	\$4.26
8	13	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71	\$4.55	\$4.33
9	14	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83	\$4.65	\$4.40

10	15	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96	\$4.75	\$4.47
11	16	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10	\$4.86	\$4.54
12	17	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24	\$4.97	\$4.61
13	18	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39	\$5.07	\$4.68
14	19	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55	\$5.18	\$4.75

15	20	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71	\$5.29	\$4.81
16	21	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87	\$5.40	\$4.87
17	22	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05	\$5.51	\$4.92
18	23	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22	\$5.61	\$4.97
19	24	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40	\$5.72	\$5.02

20	25	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58	\$5.82	\$5.06
21	26	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77	\$5.91	\$5.10
22	27	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96	\$6.00	\$5.13
23	28	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14	\$6.09	\$5.16
24	29	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33	\$6.16	\$5.18

25	30	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51	\$6.24	\$5.21
26	31	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69	\$6.30	\$5.22
27	32	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87	\$6.36	\$5.24
28	33	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03	\$6.41	\$5.25
29	34	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19	\$6.46	\$5.26

30	35	\$2.64	\$2.64	\$2.64	60	65	\$3.91	\$3.86	\$3.78	90	95	\$8.34	\$6.50	\$5.26
31	36	\$2.66	\$2.66	\$2.66	61	66	\$3.99	\$3.93	\$3.84	91	96	\$8.48	\$6.53	\$5.27
32	37	\$2.68	\$2.68	\$2.68	62	67	\$4.08	\$4.01	\$3.91	92	97	\$8.61	\$6.56	\$5.27
33	38	\$2.71	\$2.70	\$2.70	63	68	\$4.17	\$4.09	\$3.98	93	98	\$8.73	\$6.58	\$5.27
34	39	\$2.73	\$2.73	\$2.72	64	69	\$4.27	\$4.18	\$4.05	94	99	\$8.84	\$6.60	\$5.27
										95 & Over	100 & Over	\$8.94	\$6.61	\$5.27

If the income payable for a specific guaranteed period is equal to that for other guarantee periods the longer period will be deemed to have been elected.

Insured [John Doe]

Policy Number [B500000000]

Option 2 - Joint & Survivor Life Income
Monthly Installments for each \$1,000 of Proceeds

M/F	50	55	60	65	70	75	80	85	90	95	100
50	\$2.86	\$2.96	\$3.04	\$3.11	\$3.17	\$3.21	\$3.24	\$3.26	\$3.28	\$3.29	\$3.29
55	\$2.92	\$3.04	\$3.15	\$3.26	\$3.35	\$3.43	\$3.48	\$3.52	\$3.55	\$3.56	\$3.57
60	\$2.96	\$3.11	\$3.26	\$3.41	\$3.55	\$3.67	\$3.77	\$3.84	\$3.88	\$3.91	\$3.93
65	\$3.00	\$3.17	\$3.35	\$3.55	\$3.75	\$3.94	\$4.10	\$4.22	\$4.31	\$4.37	\$4.40
70	\$3.02	\$3.21	\$3.43	\$3.67	\$3.94	\$4.21	\$4.47	\$4.68	\$4.85	\$4.96	\$5.03
75	\$3.04	\$3.24	\$3.48	\$3.77	\$4.10	\$4.47	\$4.85	\$5.20	\$5.50	\$5.72	\$5.86
80	\$3.05	\$3.26	\$3.52	\$3.84	\$4.22	\$4.68	\$5.20	\$5.73	\$6.22	\$6.63	\$6.92
85	\$3.06	\$3.28	\$3.55	\$3.88	\$4.31	\$4.85	\$5.50	\$6.22	\$6.98	\$7.67	\$8.22
90	\$3.07	\$3.29	\$3.56	\$3.91	\$4.37	\$4.96	\$5.72	\$6.63	\$7.67	\$8.73	\$9.68
95	\$3.07	\$3.29	\$3.57	\$3.93	\$4.40	\$5.03	\$5.86	\$6.92	\$8.22	\$9.68	\$11.16
100	\$3.07	\$3.30	\$3.58	\$3.94	\$4.42	\$5.07	\$5.96	\$7.12	\$8.62	\$10.46	\$12.49

The Option 1 and Option 2 Settlement option tables are based on the Male Annuity 2000 Mortality table (male ages set back five years, female ages set back ten years) with male projection scale G at 2.50% interest. For purposes of the settlement option tables, the payees' actual ages as of their respective last birthdays are used.

The Option 2 Settlement option table shows purchase rates applicable when the joint payees are of different sexes, one female and one male. Purchase rates applicable for same sex joint payees are available upon request.

SERFF Tracking Number: *NWPA-125616302* *State:* *Arkansas*
Filing Company: *Nationwide Life and Annuity Insurance Company* *State Tracking Number:* *38754*
Company Tracking Number:
TOI: *L09I Individual Life - Flexible Premium* *Sub-TOI:* *L09I.001 Single Life*
 Adjustable Life
Product Name: *NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy -*
 Correction Filing
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-125616302 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 38754
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Insurance Policy -
Correction Filing
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 04/20/2008
Comments:
Certification
Attachment:
AR CERT NWLA.pdf

Review Status:

Satisfied -Name: Application 04/20/2008
Comments:
L-4736-99, Application for Life Insurance approved 01-15-03
LAA-0101AR, Short Form Application for Life Insurance Part I approved 02-19-04
LAA-0102AR, Short Form Application for Life Insurance Part II approved 02-19-04
LAA-0104M1, Application for Life Insurance Instant Issue Only approved 07-31-07

Review Status:

Bypassed -Name: Health - Actuarial Justification 04/20/2008
Bypass Reason: Correction to previously approved policy. No changes have been made to filed actuarial memorandum.
Comments:

Review Status:

Bypassed -Name: Outline of Coverage 04/20/2008
Bypass Reason: Life Filing.
Comments:

Review Status:

Satisfied -Name: Cover Letter 04/20/2008
Comments:
Cover Letter

Attachment:
NWLA-370-M2 correction ltr.pdf



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-370-M2, Policy Data Pages

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19 and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

You have our assurance that any maximum cost of insurance changes and/or any minimum accumulation rates will be re-filed with the department

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, appearing to read "John H. Crow". The signature is fluid and cursive, with a large loop at the beginning.

John H. Crow, ChFC, CLU, FLMI
Associate Vice President
NF Compliance
Date: 04-20-08



April 20, 2008

CORRECTION FILING

The Honorable Julie Benafield Bowman
Insurance Commissioner
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: Form NWLA-370-M2, Policy Data Pages for Individual Flexible Premium Variable Adjustable
Universal Life Insurance Policy
APPROVED: 03-11-08
NAIC#: 92657

Dear Madam:

Nationwide is writing to inform your Department of an error discovered in form NWLA-370-M2, approved by your Department on 03-11-08, SERFF File # **NWPA-125518784**.

The Table of Guaranteed Maximum Monthly Cost of Insurance Rates on page 3C of the Policy Data Pages contained rates which were calculated as annual per \$1 rates rather than the monthly per \$1,000 as they were labeled on that page.

We have updated the Policy Data Pages with the correct rates for the table and included a revised copy for your records. We would like to retain the original form number since this product has not been launched to our sales force and **no policies have been issued**.

Thank you for your attention to this filing. Please feel free to call me at 1-800-882-2822 (ext. 98116) if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Dan Gallion".

Dan Gallion
Specialist
NF Regulatory Filings &
Operations Team, 1-10-03
Phone: (614) 249-8116
Fax: (614) 249-1199
E-Mail: galliod@nationwide.com

DG

Enclosures:

1. Correction Letter
2. Certifications
3. Revised Policy Data Pages for NWLA-370-M2